



Florida Insurance Brokers, simplifying a complicated subject like insurance and helping you design a benefit package that will attract and maintain a healthy, talented workforce.



All of us at Florida Insurance Brokers wish you a very **Merry Christmas.**



It's not too late to enroll in an individual health plan for 2022.



**2022 Marketplace Open Enrollment**

**Starts: November 1, 2021**

**Ends: December 15, 2021**

Whether you get coverage through the Marketplace or not, you'll need to enroll during the annual open enrollment period unless you qualify for special enrollment or Medicaid/CHIP.

**Cyborgs and Nanobots**



Do you remember the Six Million Dollar Man? "We can rebuild him; we have the technology."



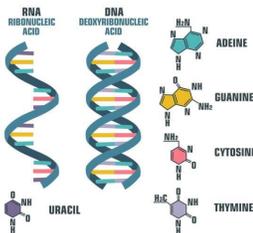
A cybernetic organism or "cyborg" in IT is defined as an organism with both biological and technological components. In a technical sense, humans can be seen as cyborgs in various types of situations, including the use of artificial implants. Wireless Brain-Computer Interface, BCI, tap into brain wave function - to power prosthetic devices is becoming widely accessible. Nanotechnology is the manipulation of matter on a near-atomic scale to produce new structures,



materials and devices. This new concept proposes using neural nanobots to connect to the human brain's neocortex, the nanobots would then provide direct, real-time monitoring and control of signals to and from brain cells.

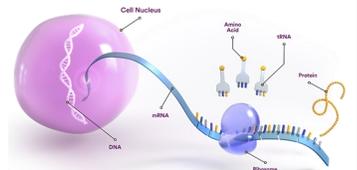
**DIFFERENCES BETWEEN DNA & RNA**

**mRNA**



Messenger RNA (mRNA) is a single-stranded RNA molecule that is complementary to one of the DNA strands of a gene. mRNA carries codes from the DNA in the nucleus to the sites of protein synthesis in the cytoplasm (the ribosomes). Because information in DNA cannot be decoded directly into proteins, it is first transcribed, or copied, into mRNA (see transcription). The mRNA molecules are transported through the nuclear envelope into the cytoplasm, where they are translated by the rRNA of ribosomes (see translation). So, if you are wondering

how covid19 vaccines work: the Moderna and Pfizer BNT162b2 is a lipid nanoparticle-formulated, nucleoside-modified RNA vaccine that encodes a prefusion stabilized, membrane-anchored SARS-CoV-2 full-length spike protein, modified by two proline mutations to lock it in the prefusion conformation.



**Our Benefit Consultants have the resources to inform and guide you through the processes and requirements for offering group health insurance. Our online tools and enrollment system, along with a *personal touch*, help ensure benefit administration is done right. Let us help you.**